

THE MODERN BUSINESS LETTER WRITER

CONTAINING

**Specimen Business Letters on a Great Variety of Subjects,
Together with All the Standard Business Forms
Used in Modern Commercial Intercourse**

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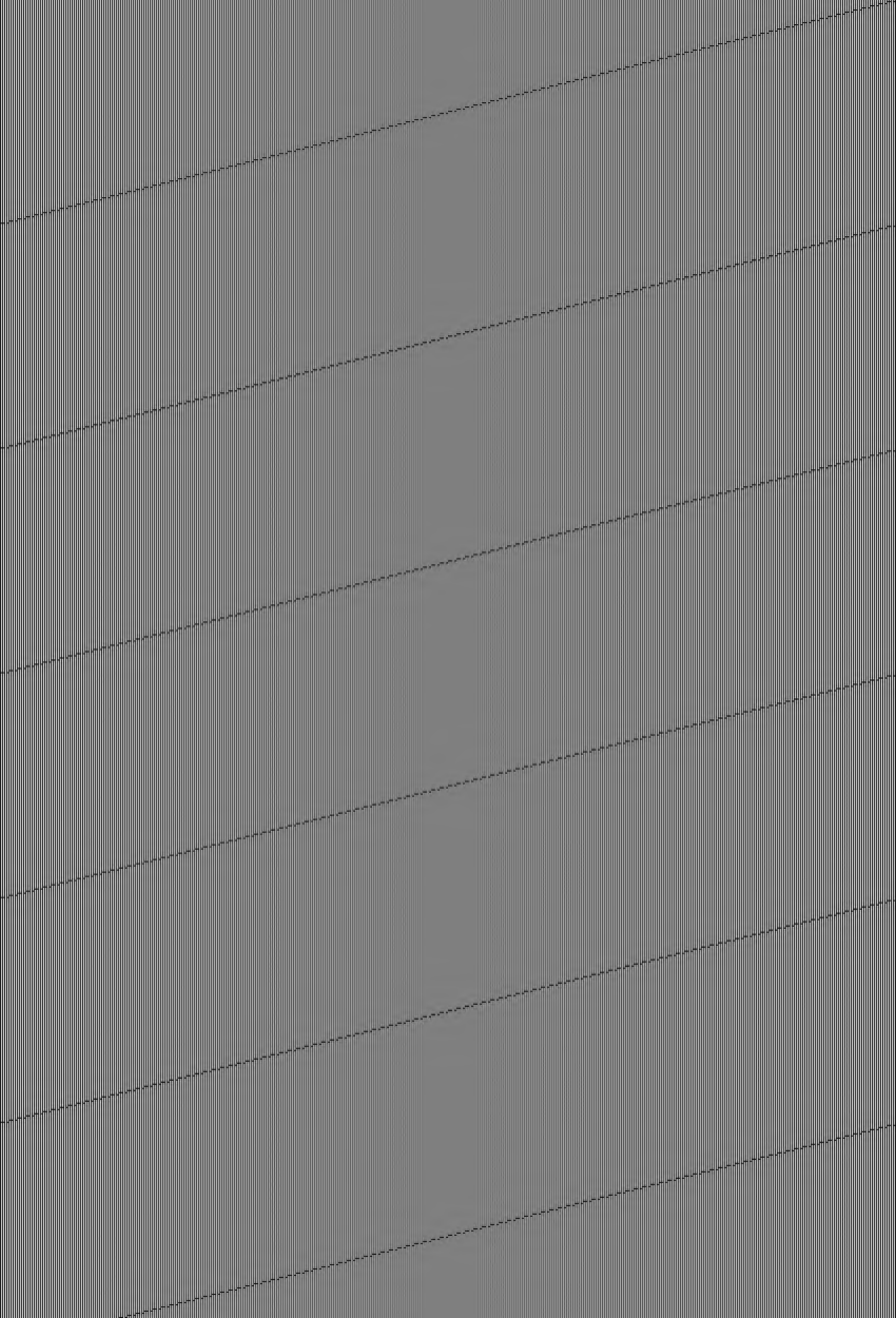
**Concise and Simplified Rules for Punctuation, the Use of
Capital Letters and the Forms of Salutation,
Courteous Closing, Addresses, etc.**

BY

WILLIS C. PARKER, B. A.

CHICAGO:

M. A. DONOHUE & Co.



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INTRODUCTORY REMARKS.

In the composition of a business letter conciseness of expression without sacrificing comprehensiveness is the paramount object to be acquired. This important and primary feature can be attained only by practical and habitual concentration of thought in the grouping and classification of the facts and ideas to be conveyed in the letter, so that they may be arranged in orderly and logical sequence, without repetition and involved modes of expression.

The use of unnecessary adjectives and extravagant terms having no direct essential bearing upon the subject matter should be sedulously avoided.

Comic Readings and Recitations

Compiled by CHARLES WALTER BROWN, A. M.



Few of the selections contained in this book have ever before appeared in print. Copyright matter has been procured at great expense from the greatest wits of the age. Such delightful entertainers as Ezra Kendall, Lew Dockstadter, Josh Billings, James Whitcomb Riley, Marshall P. Wilder, Mark Twain, Brete Harte, Opie Read, Bill Nye, Petroleum V. Nashby, Altemus Ward, together with the best from "Puck," "Judge," "Life," "Detroit Free Press," "Arizona Kicker," renders this book the best of its kind published.

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M. A. DONOHUE & CO., 407-429 Dearborn Street, Chicago

*I know
Fowler*

THE MODERN BUSINESS LETTER WRITER

Whenever a word is contracted the period should be used, thus:

Mr. for Mister.

Messrs. for Messieurs.

Mrs. for Mistress.

Del. for Delaware.

N. Y. for New York.

U. S. for United States.

Co. for Company.

etc. et cætera (Latin), and the rest.

A letter is divided into nine parts, viz.:

1. The place where letter is written.

2. The date.

3. Person to whom written.

4. Address of person to whom written.

5. Salutation.

6. The subject matter.

7. Courteous closing.

8. Signature.

9. The address on envelope.

EXAMPLE.

(1 Place where written) (2 date)

New York, March 10, 19—

(3 Person to whom written)

Mr. Robert Dexter,

(4 Address of Person to whom written)

Chicago, Ill.

(5 Salutation)

Dear Sir:

(6 The subject matter)

Your kind letter of 8th inst. received, and I take pleasure in advising you that the articles confided to my care have all been disposed of according to your directions.

(7 Courteous closing)

Very truly yours,

(8 Signature)

THOMAS KING.

(Address on envelope)

.....

MR. ROBERT DEXTER,

Chicago,

Ill.

.....

Mr. (for gentleman).

Messrs. (for a firm or more than one person).

Mrs. (for a married lady).

Miss (for a single lady).

Mesdames (for more than one lady).

EXAMPLES OF SALUTATIONS FOR BUSINESS LETTERS.

Sir: (Singular; used principally by the government in official correspondence).

Dear Sir:

Dear Madam:

PLURAL.

Sirs: (Dear Sir:)

Gentlemen: (Dear Sirs:)

Esq., an abbreviation of Esquire, is a form of address that is gradually disappearing, and, whilst perfectly proper, its use is not recommended. When using the title "Esq.," it should follow immediately after the name, and should never be used in connection with any other form of salutation.

Samuel Scott, Esq. (correct form).

Mr. Samuel Scott, Esq. (incorrect form).

FORMS FOR CLOSING BUSINESS LETTERS.

Yours truly. (Standard and most commonly used.)

Very truly yours.

Yours very truly.

Respectfully.

Yours respectfully.

Respectfully yours.

PUNCTUATION.

Punctuation marks serve to divide sentences in such manner as to make the sense unmistakable. Improper punctuation destroys the sense of the sentence and is very misleading.

The marks of punctuation in general use are;

The period (.) marks the end of a complete sentence.

The colon (:) marks pause next in length to period.

The semicolon (;) marks pause next in length to comma.

The comma (,) marks very short pause.

The interrogation or question mark (?) is placed after a question.

The exclamation mark (!) is used to express strong emotion, surprise, grief, terror, etc. (unnecessary in business correspondence).

The dash (—) denotes sudden stop to add effect to other points.

EXAMPLES.

THE PERIOD.

This sentence is complete.

THE COLON.

**The story related to me was strange and weird:
it sent the blood coursing through my veins.**

THE SEMICOLON.

**Men are but atoms on this planet; but the future
life promises a great destiny for those who deserve it.**

THE COMMA.

**To accomplish his designs, and to give a color of
patriotism to his actions, he strove hard for the
favorable comment of the press.**

THE INTERROGATION.

Who killed Cock Robin?

THE EXCLAMATION MARK.

**'O! threats of hell, and hopes of Paradise,
One thing at least is certain—this life flies;
One thing is certain and the rest is lies:
The flower that once has bloomed forever dies!'**

THE DASH.

Give me a sword—I will do the rest.

OTHER MARKS, NOT USED IN THE DIVISION OF THE SENTENCE, BUT EACH HAVING ITS PARTICULAR SIGNIFICATION, ARE:

Brackets ([]) are used to enclose explanatory information in a sentence.

The parenthesis () is used to enclose words not necessary to the sentence

The apostrophe (') is used to indicate possessive case, or denotes contraction of a word.

Quotation marks (" ") are used to enclose quoted language.

Reference marks asterisk (*), obelisk (†), dagger (‡). They are used extensively in R. R. Time Tables, and are used to call attention to foot-notes.

The ellipsis (*** or —) denote intentional omission of letters or words.

The caret (^) placed between two words and just below the line shows that the word interlined above was omitted by mistake.

BRACKETS.

He [the judge] passed sentence.

THE PARENTHESIS.

The spirits danced (so tradition tells us) on the heath in the moonlight.

THE APOSTROPHE.

When love's thrill is o'er.

QUOTATION MARKS.

"Come into my parlor," said the spider to the fly.

REFERENCE MARKS.

The King rode up the hill,* waved his sword around his head,† and then rode down again.

BOTTOM OF PAGE.

* Carlyle, chap. v. p. 123.

† Lingard, chap. ii. p. 300.

‡ Guizot, chap. vi. p. 73.

THE ELLIPSIS.

I met J . . . s (James) to-day on K——g (King) Street.

The senator then paused, and after a moment's deliberation, continued.

The senator then paused, *consulted the notes on the desk before him*, and after a moment's deliberation, continued.

THE CARET.

had	fleece
Mary a little lamb; its	was white as snow.
Λ	Λ

USE CAPITALS WHEN WRITING:

Names of the Deity (God, Jehovah).

Words derived from proper names (Roman, Darwinian).

The names of places (Boston, Paris).

Bodies of water (Atlantic ocean, Hudson River, Lake Erie).

Divisions of land (Rocky Mountains, Cape Cod, etc.).

Names of countries (England, Spain).

Names of nations and languages (French, Spanish).

Names of States (Maine, Georgia).

Days of the week (Monday).

Names of months (January).

Names of holidays (Thanksgiving).

Important events (The Revolution).

Religious Sects (Methodists, Catholics).

The personal pronoun I.

(Taking above list as a guide, use discretion for words not given.)

The words "O" and "Oh" should always begin with capital letter.

PRESS WRITING.

In writing for any publication—newspaper, book or magazine—write only on one side of the sheet.

When practicable it is preferable to have the manuscript typewritten. Always enclose postage with your manuscript for the return of same in the event the matter is not found available. Write your address plainly and in full on letter accompanying the manuscript and also attach a card or small slip of paper to the first page of the manuscript.

If your manuscript is not accepted or returned in a reasonable time—say two weeks—write to the editor calling his attention to the delay.

FORMS OF BEGINNING.

There are two forms for beginning a business letter, both of which are proper; but the form most in use is preferable.

FORM I.

Boston, Mass., Jan. 1st, 19—
Messrs. Brown Bros. & Co.,
New York.

Gentlemen:

Enclosed please find certificate of stock, No. 10098, for 100 shares Pacific Mail, in the name of Julius Cohen.

Please sell same at market price, crediting my account with proceeds and mail me statement at your earliest convenience.

Yours truly,

JULIUS COHEN,

FORM 2.

Boston, Mass., April 2, 19—

Gentlemen:

Enclosed please find state-
ment at your earliest convenience.

Yours truly,

JULIUS COHEN,
Boston, Mass.

Messrs. Brown Bros. & Co.,
New York.

Form 1 of the two examples above shown is the form which will survive all others. It is arranged in logical order; not confusing and more convenient for ready reference.

BUSINESS LETTERS.

MERCHANT TO STOREKEEPER, QUOTING CASH PRICES.

Philadelphia, Pa., Aug. 17, 19—.

Mr. Willlam Morse,
Boston, Mass.

Gentlemen:

Herewith we enclose complete list of wash goods which, being of our own manufacture, we can guarantee to be of the best quality. We have marked

down the prices so low we cannot offer better terms than cash with order or on delivery.

Trusting you may favor us with an order,

We are,

Very truly yours,

ROBERTS & Co.

STOREKEEPER ORDERING GOODS FROM MERCHANT.

Boston, Mass., Aug. 20, 19—.

Messrs. Roberts & Co.,

Philadelphia, Pa.

Gentlemen:

Your favor of 17th inst. to hand, with prices and terms, which are entirely satisfactory. I enclose herewith an order for such goods as I need at the present time, and will order from time to time as occasion demands. I prefer this plan, as I am better able to ascertain what goods are most called for, and also to settle my bills promptly as they fall due.

I hope you will forward the goods per Adams Express without delay, as I find already a demand for those I am now ordering.

Yours truly,

WILLIAM MORSE.

MERCHANT REQUESTING MORE FAVORABLE TERMS.

Pittsburg, Pa., May 4, 19—.

Messrs. Cary & Co.,
Detroit, Mich.

Gentlemen:

In reply to yours of the first inst. would say we find that the terms offered by you in your favor of April 25th in regard to general orders are not as easy for us to fill as we anticipated when we accepted them. We experience great difficulty in collecting account from our out of town customers, at this season of the year especially. They are entirely responsible, but they all complain of exceptionally low prices and unreasonable delay in realizing on their produce.

Your draft on us in settlement of shipment of Feb. 8th, of which we have just received notice from the Third National Bank of Pittsburg, due on 15th inst., will be duly honored; but for reasons just stated, we have been obliged to anticipate collections in order to meet it. We respectfully request, in order to avoid this in future, that the original offer of 60 days be hereafter extended to three months.

Your drafts would be duly honored by us under all circumstances, but this extension in our favor will obviate the necessity on our part of applying for bank favors.

We would add that both of the New York Firms,

to whom we referred you in our letter of March 25, allow us three months on all our purchases, and we hope you will not hesitate to extend to us the same advantages.

Awaiting an early reply,

We are,

Very truly yours,

HANCOCK & GRAY.

ACKNOWLEDGING RECEIPT OF GOODS.

St. Paul, Minn., Apr. 30, 19—.

Messrs. Cole & Co.,
Denver, Colo.

Gentlemen:

The goods as per invoice of Apr. 18th arrived yesterday in excellent condition, and they are satisfactory in every respect. We thank you for the good judgment you used in selecting the goods, which indicate a very clear understanding of the styles and patterns suitable for our market.

We thank you for what you have done, and feel confident that you will continue in the future to exercise the same care and discrimination in the way of selection and packing.

Yours truly,

ARTHURS & Co.

COMPLAINING OF PRICE AND QUALITY OF GOODS.

St. Paul, Minn., May 1, 19—.

Messrs. Coles & Co.,
Denver, Colo.

Gentlemen:

The goods invoiced to us Apr. 19 arrived this date. We are sorry to say that the prints are not at all up to our expectations. Some of the patterns are defective both in color and design, and the quality of all of them is inferior. This same grade of goods is being offered all around us at the same price that you charge us for them, so that we shall be unable to make enough on them even to pay freight.

We believe that you will find on investigation that there has been some mistake in packing these prints.

Kindly advise us in regard to this matter by return mail, as we prefer to hold the goods until we receive further advices from you.

Yours truly,

ARTHURS & Co.

REPLY TO COMPLAINT OF OVERCHARGE.

Denver, Colo., May 5, 19—.

Messrs. Arthurs & Co.,
St. Paul, Minn.

Gentlemen:

We regret to learn from your favor of 1st inst.

that we have given you cause for dissatisfaction in regard to the case of prints forwarded to you. We find, to our surprise and regret, on examination of our stock and sales books that a mistake was made in valuing these goods. The error was made either by the entry clerk who charged them or the order clerk who called them off. It matters not, as far as you are concerned, which was to blame, but we request you to charge us with one cent per yard overcharge on the entire 40 pieces, making \$15 altogether.

Trusting that you will accept our apologies for the mistake and for the trouble it has caused.

We are,

Very truly yours,

COLES & Co.

STOREKEEPER TO MERCHANT, DECLINING TO RECEIVE
GOODS.

Akron, Ohio, March 5, 19—.

Mr. Marshall Roe,
Pittsburg, Pa.

Dear Sir:

I have just received notice of the arrival of the goods I ordered Feb. 18th, but their failure to arrive in proper time has deprived me of the opportunity of selling them, as my customers have all been supplied with these goods by a rival concern; conse-

quently, I have not only lost the sale of the goods, but probably some of my customers as well.

As I have no use for the goods this season, and cannot consistently hold them over until next winter, I am compelled to decline to receive them.

I am,

Very truly yours,

JOSEPH WELLS.

COMPLAINING OF HIGH PRICES.

Buffalo, N. Y., May 6, 19—.

Mr. R. C. Hoffman,
St. Paul, Minn.

Dear Sir:

Yours of the 2nd inst. received, enclosing invoice and bill of lading of goods shipped to us per Merchants' Dispatch on Apr. 28. On comparing the prices with those charged us in invoice of Jan. 18, we note an advance of $\frac{1}{2}$ cent on all the silks and woolens, and, as our orders called for the same patterns and qualities as before, we infer that there has been an error in making out our invoice.

Our trade is composed principally of farmers and their families who come to town to make their purchases, and they represent a class of buyers who are always wide awake to their own interests.

A trifling rise in prices is liable to cause the loss of

a portion if not all of their patronage; and, as we have to compete with other firms in this town, we are compelled to mark our goods down to the lowest figures practicable.

As the goods will not arrive for some time we hope that you will have rectified any error you find in our invoice, so that we can offer the goods referred to at the same prices as we are now selling them.

We are,

Very truly yours,

JACOB STONE.

**PARTLY EXECUTING AN ORDER, AND DRAWING FOR
AMOUNT.**

New York, Feb. 7, 19—.

Messrs. Crane, Hall & Co.,
Philadelphia, Pa.

Gentlemen:

Please refer to our letter of 3d inst. advising the execution of part of your order. The recent unfavorable weather has had such an adverse effect on prices that we find it impossible to purchase the remainder, and think ourselves fortunate in having secured the quantity reported in our last.

We have, however, the comfortable assurance that the change which must necessarily take place in your market will enable you to profit considerably by this

shipment, and encourage you to favor us with further orders.

Yours truly,

EDWARD WARNER & Co.

STOREKEEPER TO MERCHANT, ASKING PRICES AND
TERMS.

Boston, Mass., Aug. 8, 19—.

Messrs. Roberts & Co.,

Philadelphia, Pa.

Gentlemen:

Will you please furnish me by return mail with your list of prices for wash goods. Please quote lowest rate and best terms. Refer to Messrs. Crowley & Co. and Messrs. Holmes & Wheeling, both of your city.

Very truly yours,

WILLIAM MORSE.

MERCHANT TO STOREKEEPER GIVING PRICES AND TERMS.

Philadelphia, Pa., Aug. 10, 19—.

Mr. William Morse,

Boston, Mass.

Dear Sir:

Replying to your letter of the 10th inst., we enclose herewith a complete list of our goods, with net prices.

We manufacture these articles ourselves, and each is inspected carefully and conforms to the quality represented.

Your references are entirely satisfactory, and we therefore offer you sixty days credit, dating from day of shipment, or a rebate of five per cent. for cash in 15 days. These are our best terms.

Looking forward to your order,

We are,

Yours very truly,

ROBERTS & Co.

ORDER FOR THE UP-TO-DATE LETTER-WRITER.

Memphis, Tenn., May 10, 19—.

Messrs. I. & M. Ottenheimer, Publishers,

321 W. Baltimore Street,

Baltimore, Md.

Gentlemen:

Will you please send me by express, C. O. D., your recently published "The Model Business Letter-writer"; also the very latest and best Webster's Unabridged Dictionary and a small pocket dictionary, handy to carry around when traveling. I find that dictionaries are indispensable adjuncts to the use of all books purporting to instruct students in the art of letter-writing, as the vocabularies contained in the

letter-writers which I have used are entirely too limited in volume for practical use.

Yours truly,

THOMAS GARNER.

REQUESTING AN EXTENSION OF TIME.

Detroit, Mich., March 3, 19—.

Messrs. Ogilvie & Crane,

Peoria, Ill.

Gentlemen:

I regret my delay in the settlement of your account and would ask your continued leniency; my affairs being in such shape at present as to preclude any possibility of complying with your demand.

If you can consistently grant me further indulgence, I would be pleased to relieve your embarrassment by sending you my note for 60 days, which is negotiable and will be promptly honored upon presentation at maturity.

Hoping for a favorable reply and thanking you for your courteous consideration heretofore in the matter,
I am,

Very truly yours,

JAMES C. ELLIS.

REPLY.

Peoria, Ill., March 4, 19—.

Mr. James C. Ellis,
Detroit, Mich.

Dear Sir:

We have your favor of the 3d inst. and in view of our long and pleasant business relations, we feel disposed to accommodate you in any way that we can, consistent with our own business interest and safety.

By reason of the failure of crops in our section and the consequent difficulty in making our collections, it is imperative that all our accounts, outstanding and overdue, should be vigorously pressed just at this time. However, realizing that your embarrassment is no doubt due to the same cause, we very cheerfully accede to your request and will accept your note for 60 days, as you suggest.

Very truly yours,

OGILVIE & CRANE.

REMITTING CHECK IN PAYMENT.

Chicago, Ill., March 17, 19—.

Messrs. W. H. Robinson & Co.,
Chicago, Ill.

Gentlemen:

Referring to your letter of 10th inst., I herewith enclose my check for \$750, the amount of your bill

of Jan. 3d, for 10 bolts of mohair plus. Please place same to my credit, and oblige,

Yours truly,

CHARLES P. BROWER.

ORDER TO PURCHASE GOODS.

Galveston, Tex., March 14, 19—.

Messrs. Lewis Scott & Co.,

New York.

Gentlemen:

Please buy for our account and ship by B. & O. R. R: 10¼ casks O. D. & Co. brandy, vintage 1876, not to exceed in price figures quoted in yours of 3d inst.

Upon receipt of invoice and bill of lading we will remit sight draft payable to your order on Butchers & Drovers' National Bank of New York.

Yours truly,

SAMUEL COTTON & SONS.

HURRYING UP AN ORDER GIVEN.

Chicago, Ill., March 31, 19—.

Excelsior Furniture Co.,

Grand Rapids, Mich.

Gentlemen:

Please push the work on the fifty sets of furniture which you are making to order for me.

At the time I placed the order I did not calculate to have the annex to my hotel ready for occupancy at so early a date, owing to the disorganized condition of labor in our city; but by unexpected good fortune I have succeeded in completing the work and I now require only the furniture to put the rooms in order and ready for business.

Bearing in mind the serious loss which I would be subjected to at this season of the year by delay in delivery of goods, I feel assured that you will exert extraordinary efforts to shorten the time originally agreed upon for delivery.

Very truly,

EDWARD PLUM.

REQUESTING DISCOUNT OF A NOTE.

Kansas City, March 14, 19—.

To the Cashier of the
First National Bank.

Dear Sir:

Enclosed please find note of James Franklin, at 6 months, dated March 12th, for \$835.50.

Respectfully requesting discount, we are

Very truly yours,

J. PLUNKETT & Co.

ORDER TO A STOCKBROKER FROM NON-RESIDENT
CUSTOMER.

Lancaster, Pa., April 2, 19—.

Messrs. Marquand & Drake,
New York.

Gentlemen:

If the market declines within the next ten days to prices specified in this order, please buy for my account

100 North-West Pfd	@	108
300 Ills. Cent'l	"	126
200 Erie	"	67

and advise by wire.

Yours truly,

JAMES LEET.

 REPLY.

New York, April 6, 19—.

Mr. James Leet,
Lancaster, Pa.

Dear Sir:

Verifying our telegram of even date, we have this day purchased for your account:

100 North-West Pfd	@	107 $\frac{3}{4}$	Reg.
300 Ills. Cent'l	"	125 $\frac{7}{8}$	"
200 Erie	"	66 $\frac{1}{2}$	"

Yours truly,

MARQUAND & DRAKE.

ADVICE OF DRAFT DRAWN.

Memphis, Tenn., March 18, 19—.

Messrs. Edgar Buck & Sons,

Philadelphia, Pa.

Gentlemen:

We have this day drawn on you at sight for seven hundred dollars (\$700) in favor of John P. Clark.

Yours truly,

NORMAN WHITE & Co.

TRANSMITTING ACCOUNT CURRENT.

Baltimore, Md., April 3, 19—.

J. C. Tobias & Co.,

Boston, Mass.

Gentlemen:

Your favor of 31st ulto., enclosing my account current and interest account to same date, has been received and found to be correct.

We have carried to a new account the balance in your favor, \$1,238.50.

We herewith enclose your account current and interest account to same date showing balance in my favor \$1,973.75. If correct please credit my account.

Yours truly,

SAMUEL SHARP & SON.

SUBMITTING A LIST FOR PRICES.

Springfield, Ill., March 9, 19—.

Messrs. Henry Slack & Co.,
St. Louis, Mo.

Gentlemen:

Please favor us with your lowest quotations for articles shown on accompanying list, and add to the list any other articles, not appearing thereon, which you keep in stock.

Please, also, inform us as to time required for filling orders, and terms.

Yours truly,

GEO. LEMON & Co.

REPLY.

St. Louis, Mo., March 11, 19—.

Messrs. Geo. Lemon & Co.,
Springfield, Ill.

Gentlemen:

Replying to yours of 9th inst., we take pleasure in enclosing present quotations for the articles originally named in your list, and we have completed the list by adding other articles to the full extent of the line we handle. Some articles in your list, indicated by check mark, we do not always keep in stock, and for such goods four days will be required for delivery.

Orders for goods in stock can be delivered at once.

Terms: Note 90 days—2% off for cash.

Very truly yours,

HENRY SLACK & Co.

REQUESTING THE RENEWAL OF A NOTE.

New York, May 3, 19—.

Messrs. Drake, Landers & Co.,

Philadelphia, Pa.

Gentlemen:

I regret to say that I will not be able to meet at maturity my note which you hold for \$2,000, payable May 10th.

Adverse circumstances, unforeseen and entirely beyond my control, have combined to embarrass me temporarily, but by no means seriously. I would, therefore, ask at your hands the favor of a renewal for ninety days with interest added, assuring you that upon maturing the note will be redeemed.

Your compliance with this request will very materially relieve me in my present difficulties and place me under great obligations.

Very truly yours,

EDWIN FROST.

REPLY.

Philadelphia, Pa., May 4, 19—.

Mr. Edwin Frost,
New York.

Dear Sir:

Pursuant to your request, and under the circumstances represented by you we shall be pleased to renew your note subjected to the terms suggested.

We very much regret the circumstances which compel you to ask for the extension and trust that your difficulties may be of short duration.

Very truly yours,

DRAKE, LANDERS & Co.

A MERCHANT'S LETTER TO CUSTOMERS.

New York, March 10, 19—.

Messrs. Bond, Small & Co.,
Richmond, Va.

Gentlemen:

Acknowledging receipt of yours of 27th ulto., we beg to say that our representative will call on you early next week and confer with you about your fall and winter order.

If this is earlier than you would care to take the matter, we will later take pleasure in having him call at any time designated by you.

Very truly,

SIMPSON, CLAY & Co.

REQUESTING A LETTER OF INTRODUCTION.

Chicago, Ill., Aug. 1, 19—

Mr. James Stone,
Cincinnati, Ohio.

Dear Sir:

In reply to your letter of some time ago, expressing yourself as desirous of favoring me with a letter of introduction, would say, I would like to obtain from you a letter to two or three of the most respectable builders in Chicago, whom I should like to wait upon.

I would deem it a very great favor if you can consistently oblige me, as I am convinced the position you hold among them would better considerably my chance of obtaining orders.

Yours very truly,

JOHN MORROW

LETTER OF INTRODUCTION PRIOR TO OPENING AN ACCOUNT.

Scranton, Pa., Sept. 8, 19—

Mr. William Waters,
Philadelphia, Pa.

Dear Sir:

This will introduce to you Mr. George Smallwood, who wishes to open an account with you.

I have known Mr. Smallwood for many years and I am quite sure that you will find him a desirable customer.

Yours truly,

ROBERT THOMAS.

LETTER OF INTRODUCTION. BUSINESS FORM.

New York, May 1, 19—.

Messrs. Crandle, Phelps & Co.,

New Haven, Conn.

Gentlemen:

I take pleasure in introducing to you the bearer, Mr. Henry Starr, who contemplates the establishment of a chemical plant in your city.

Mr. Starr is a gentleman of rigid integrity and sterling business principles, which should entitle him to the highest respect of any community in which he may locate.

Any courtesy extended to him will be most cordially acknowledged by,

Yours very truly,

JAMES THATCHER.

INQUIRY AS TO CHARACTER OF AN APPLICANT.

Lowell, Mass., March 25, 19—.

Messrs. Geo. W. Graham & Sons,

Boston, Mass.

Gentlemen:

Mr. Luther Campbell has applied to us for a posi-

tion as bookkeeper; a vacancy having just occurred in our house.

The young man claims to have been in the employ of your firm for several years and has referred us to you with respect to his character and ability.

His pleasant address and the evidences of more than ordinary intelligence, manifested in his intercourse with us, have impressed us most favorably; yet, consonant with conservative business methods, we would prefer to hear from you before taking him in our employ.

You may rest assured that any information imparted to us will be treated in the strictest confidence, and the favor of an early reply will meet with our most cordial acknowledgments.

Very truly yours,

SAMUEL BRISCOE & Co.

REPLY.

Boston, Mass., March 27, 19—.

Messrs. Samuel Briscoe & Co.,

Lowell, Mass.

Gentlemen:

Your favor of the 25th inst., inquiring as to the character and ability of Mr. Luther Campbell, has been received, and we take pleasure in recommending the young man to your favorable consideration.

He was in our employ for several years and left us of his own accord.

He is a young man of exceptional ability, energetic and thoroughly reliable in every respect; and we are sure that should you decide to engage him he will meet your highest expectations.

Very truly,

GEORGE W. GRAHAM & SONS.

ANSWER TO AN ADVERTISEMENT FOR A BOOKKEEPER.

35 Gold St.,
Brooklyn, N. Y., March 7, 19—.

Sir:

Referring to your adv., X. 24, in New York Herald of even date, for a bookkeeper, I beg to say that I am qualified in every respect to fill the position, having had long and varied experience in that branch of office work.

For many years I was in the employ of Messrs. Gray, Brown & Co., and retired from their service to engage in a business for myself, which did not prove successful; through no fault of mine, however.

If you will kindly grant me an interview it will afford me great pleasure to call upon you and present my testimonials, which are of the highest character. In the meantime I would respectfully suggest that you communicate with my former employers as to

my ability, habits and attention to duty. Hoping to receive a favorable reply, I am,

Very respectfully yours,

SILAS WINDOM.

ANSWERING ADVERTISEMENT FOR MALE OR FEMALE
HELP.—UNIVERSAL IN ITS APPLICATION.

Cut the adv. out of the newspaper and paste it here.

Sir :

Replying to the above adv., please consider me an applicant for the position. I am thoroughly qualified to perform the duties required, intelligently and faithfully, and I feel confident that you will not be disappointed, should you give me an opportunity to demonstrate what I can do.

My record and habits are above reproach, and my references are among the best.

My experience has been such as to place me entirely beyond the experimental stage, and if you will kindly grant me an interview I will call and give you full particulars.

Very respectfully,

[Signature.]

[Address.]

[Date.]

RECOMMENDING A SERVANT.

To whom it may concern:

The bearer, Mary Doyle, has been employed by me for the past two years as cook.

She is honest, capable, faithful in her duties, respectful to superiors and very amiable in disposition.

I most cheerfully recommend her to any one requiring the services of an excellent cook and feel confident that she will fulfill in every particular the highest expectations of her next employer.

ANNA T. ROXBURY.

Boston, Mass.,

March 9, 1911.

LETTER FROM GENERAL MANAGER OF A RAILROAD ACCEPTING THE RESIGNATION OF A VALUABLE EMPLOYEE.

Kansas City, Mo., May 10, 19—.

Mr. James B. Trainer,

Topeka, Kas.

Dear Sir:

I am in receipt of your letter of the 6th inst., and very much regret to learn of your determination to leave our service. We are sorry to have you leave, but yet, if you have a better opening I cannot but wish you that success and prosperity you so well merit by the faithful and able discharge of duties

during your term of service on this road. It will afford me pleasure to say to any and all you come in contact with in your new field, that for correctness of habits, integrity, ability and faithful and conscientious discharge of duties I know of no young man your superior.

Should it be to your interest to again return to the Railroad business, we will be glad to have you do so.

With best wishes for your success through life,
I am,

Very truly yours,

ROBERT I. MANNING,

Gen'l Mgr.

APPLICATION FOR RAILROAD POSITION.

Scranton, Pa., March 6, 19—.

Mr. George R. Turner, Gen'l Sup't,

R. T. & O. R. R. Co.,

Philadelphia Pa.

Dear Sir:

I trust you will extend to me your courteous indulgence for this trespass upon your valuable time, when I submit, in extenuation, my keen desire to secure an opening on your line.

I am a graduate of the Scranton High School; reside with my parents; have no bad habits and am ambitious to begin life under favorable auspices and

earn advancement, by a conscientious discharge of duty, in any occupation to which I may be assigned.

Very respectfully,

ROBERT ROLAND.

REPLY.

Philadelphia, Pa., March 8, 19—.

Mr. Robert Roland,
Scranton, Pa.

Dear Sir:

Referring to your letter of the 6th inst., I would say, that owing to the general depression in business, we find it necessary to decrease, rather than increase, our operating force.

I am much pleased, however, with the tone of your letter, and hope that an improvement in traffic will enable me in the near future to offer you a position.

Very truly,

GEORGE R. TURNER,
Gen'l Sup't.

LETTER FROM GENERAL MANAGER OF A STEAMSHIP
LINE TO AN OFFICER RESIGNED.

New York, May 31, 19—.

Capt. Charles P. Exetor,
Boston, Mass.

Dear Sir:

Before you take final leave of our Company, I wish

to express to you my very great regret at losing your services and tender you my sincerest thanks, for the very able manner in which you have discharged the important duties of captain of the ship, Roumania, during the past six years.

From my intimate knowledge of your ability and good judgment as a seaman, together with your uniform courtesy and gentlemanly bearing, I feel sure of the great value your new principals will place upon your services.

If at any time you should desire a command in our fleet, I shall be glad to have you return to our line.

With best wishes for your future, I am,

Very truly yours,

DANIEL PEEPLES,

Gen'l Mgr.

ACCOMPANYING MANUSCRIPT TO A PUBLISHER.

Toledo, Ohio, March 10, 19—.

Red Raven Publishing House,
Columbus, Ohio.

Gentlemen:

I herewith enclose MS. of a short story, entitled: "The Norsemen"; together with postage for its return in the event that you should not consider it suitable matter for your publication.

Very truly yours,

WILLIAM T. CALHOUN.

REPLY.

Columbus, Ohio, March 15, 19—.
 Mr. William T. Calhoun,
 Toledo, Ohio.

Dear Sir:

Enclosed please find the MS. which you submitted to us for examination.

Please do not construe the return of MS. as an unfavorable criticism of your excellent work; for we regret our inability to use it.

We do not publish short stories; but will be pleased to examine **any** story which you may submit, containing not less **than** 75,000 words.

Yours truly,
 Red Raven Publishing House,
 per J. C. Ramsey, Sec'y.

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**LETTER TO EDITORS OF A PUBLICATION INQUIRING
 ABOUT DELAYED MANUSCRIPT.**

Washington, D. C., June 1, 19—.
 To the Editors
 of the Red Raven Magazine,
 Memphis, Tenn.

Gentlemen:

On 10th ulto. I mailed you the MS. of a story entitled, "Hard Lines," with postage for its return in case it should not prove acceptable.

Will you kindly look the MS. up, and if not available for your publication, return it to me at your earliest convenience?

Very truly yours,

AMOS SANDERS.

REPLY.

Memphis, Tenn., June 5, 19—.

Mr. Amos Sanders,

Washington, D. C.

Dear Sir:

In answer to your letter inquiring as to the whereabouts of your manuscript, "Hard Lines," we beg to say that it was received by us on May 12th.

It received the careful consideration which is accorded to all manuscripts submitted to The Red Raven and being found unavailable was returned to you on June 5th. As your letter was written that day, the letter and the manuscript probably crossed.

If you have not received it by this time, it has been lost in the mail, and we suggest that you notify the postal authorities and have it traced.

Yours very truly,

THE EDITORS.

**LETTER FROM A PRESIDENT TO A GENTLEMAN WHO HAS
ACCEPTED A POSITION IN HIS BANK.**

Burlington, Vt., May 6, 19—.

Mr. Clarence F. Colby,
Rutland, Vt.

My Dear Sir:

I am glad you have decided to accept my offer, and I will make your position of assistant cashier pleasant for you and productive of good results in future.

You can give your present employers ample time to select your successor, as I do not want, in any way, to do that which will discommode them seriously.

Yours very truly,

ALVIN S. PAGE.

LETTER DISMISSING EMPLOYEE.

Nashville, Tenn., May 6, 19—.

Mr. James Carey.

Dear Sir:

I very much regret the painful necessity which duty imposes upon me, to notify you that I can no longer retain you in my employ, as Chief Clerk of my department.

After carefully considering the subject, I have been

led to take this action, believing it will best subserve the interests of the Company which I represent.

Wishing you every success in the future, I am,

Very truly yours,

SAMUEL KNOX,

Gen'l Frt. Agt.,

C. & S. R. R. Co.

**LETTER OF INTRODUCTION AND RECOMMENDING
CREDIT.**

Louisville, Ky., March 10, 19—.

Messrs. Fitch & Bowen,

New York.

Gentlemen:

Please permit us to introduce to you the bearer, Mr. Arthur Johnson, of this city, who is visiting your city to buy goods. He is of the firm of Clay, Knapp & Co., and we recommend him to your favorable notice. You may consider us responsible for any bill of goods which he may buy from you not to exceed ten thousand dollars (\$10,000).

We apprehend no default of prompt payment on the part of Mr. Johnson's firm; but in such remote event please give us due notice.

Yours truly,

C. T. MYERS & Co.

PROPOSING TO OPEN AN ACCOUNT.

Peoria, Ill., March 30, 19—.

Messrs. Kiline, Baker & Co.,
Chicago, Ill.,

Gentlemen:

I have just fitted up a store in this city for the purpose of conducting a boot and shoe business and will be ready in a few days to put in my stock. If agreeable I propose opening an account with your house and can refer you to Nathan Wilder & Sons, of your city. Will you kindly look me up, and if the information you obtain concerning my financial standing is satisfactory, please advise me and I will place an order at once.

Yours truly,

JAMES HALL.

REPLY

Chicago, Ill., April 3, 19—.

Mr. James Hall,
Peoria, Ill.

Dear Sir:

Your favor of 30th ulto. received, and contents noted.

We have very satisfactory reports of you and shall be glad to have you open an account with us at your pleasure.

Confident that our business relations will prove mutually agreeable and advantageous, we are,

Very truly yours,

KILINE, BAKER & Co.

REQUESTING CLEMENCY CONCERNING A MORTGAGE.

Madison, Wis., May 3, 19—.

Mr. Charles Stone,

St. Paul, Minn.

Dear Sir:

The mortgage deed on my farm which you hold as security for my note of \$3,800, I understand can be foreclosed by suit if the note, which matures on 10th prox., is not paid. I regret to inform you that it will be impossible for me to meet payment of the note when due; but I have every reason to believe that I will be in position to do so a little later on. The loss of this property would damage me very seriously just at this time, and if you can consistently extend to me a little indulgence in the matter, you would place me under great obligations. I have always paid the interest with regularity and I herewith enclose check for \$57, being interest due for the last quarter. My income is sufficient to insure continued prompt payment of interest; a consideration which I trust may weigh in my favor.

Awaiting a reply at your earliest convenience, informing me as to your intentions on the subject,

I am,

Yours truly,

HARRIET BLACKMAN.

REPLY.

St. Paul, Minn., May 3, 19—.

Mrs. Harriet Blackman,

Madison, Wis.

Dear Madam:

Your favor of 3d inst., enclosing check for \$57, received, and you may rest assured that in consideration of your past promptness in the payment of interest and my confidence in your intention and ability to take up the note within a reasonable time, I shall take no step which will in any way tend to cause you embarrassment. In fact, the mortgage is a good investment for any one whose capital is not actively employed, and should I at any time require the money for other purposes, I will see that you have ample time to effect a transfer of the mortgage.

I am, Madam,

Yours truly,

CHARLES STONE.

LETTER FROM A LAWYER DEMANDING MONEY.

Chicago, Ill., May 1, 19—.

Mr. Charles Flack,
City.

Dear Sir:

A claim against you for dry goods, amounting to \$758.65, has been placed in my hands for collection, by Oliver Tucker & Co.

Unless you call at my office within the next five days and pay the claim, or make some satisfactory arrangement for its settlement, I shall institute legal proceedings to recover.

Trusting that you may comply, thereby saving yourself greater expense and loss of time,

I am,

Yours truly,

ANTHONY CARROLL.

FROM A PROFESSIONAL TO A THEATRICAL AGENCY.

Chicago, Ill., March 31, 19—.

To the Atlantic Theatrical Agency,
New York.

Gentlemen:

I have just closed a very satisfactory engagement with [here insert name of Company or Vaudeville circuit] and would be pleased to have you book me

for as early a date as possible, at a salary of not less than \$— per week.

I mail you under separate cover photographs, programs and printed copies of newspaper criticisms.

Hoping for an early and favorable reply, I am,

Very truly yours,

[SIGNATURE.]



FROM ACTOR OR ACTRESS TO THEATRICAL MANAGER.

Milwaukee, Wis., March 9, 19—.

Mr. Harvey Wood, Manager,
"Black Diamond" Company,
St. Louis, Mo.

Dear Sir:

Enclosed please find a program of "Behind the Mask" company, with which I have been working as leading man [or lady] since August last.

Our company will close 25th prox., at which time I will be at liberty, and if you should then have a vacancy in my line, I would be pleased to engage with you for the balance of the season.

Yours truly,

ROBERT BENTON,

[Or lady's signature.]

REPLY.

St. Louis, Mo., March 11, 19—.

Mr. Robert Benton,
Milwaukee, Wis.

Dear Sir:

Yours of 9th inst. to hand, and contents noted.

In all probability there will be no vacancy in the leading role for the remaining few weeks of this season; but should anything unforeseen occur, enabling me to avail myself of your services, I will be pleased to communicate with you further.

Very truly yours,

HARVEY WOOD.

FINAL LETTER TO COLLECT A BILL.

New Haven, Conn., June 1, 19—

Mr. Peter Jackman,
Hartford, Conn.

Dear Sir:

I have written to you a number of times enclosing my bill against you for family supplies. This bill is of long standing; nearly a year over due. I have waited patiently for a settlement, or some evidence of a disposition on your part to reduce the indebtedness, at least, if you cannot pay it all at once. Having extended to you in the matter as much courtesy

as any reasonable person could expect, I must now finally insist upon an immediate settlement, in default of which, I shall place the claim in the hands of my attorney, with instructions to commence legal proceedings.

Trusting that you will not compel me to resort to measures so disagreeable,

I am, very truly yours,

JACOB LAMB.

LETTER OF INTRODUCTION, PERSONAL.

New York, May 20, 19—

Mr. Thomas Camack,
Boston, Mass.

Dear Sir:

I take pleasure in introducing to you, Mr. Harold Day, Superintendent of the Lone Star S. S. Co.

Mr. Day will remain a few days in your city and any courtesy you may show him will be highly appreciated by me.

Very truly yours,

SAMUEL T. PHELPS.

COMPLAINT ABOUT QUALITY OF GOODS.

Toledo, Ohio, May 6, 1911.

Messrs. Trask & Simms,
Boston, Mass.

Gentlemen:

We regret the necessity which compels us to complain of the last invoice of goods received from your house. Many of the articles are far below standard quality and samples from which we ordered.

The rubber goods are totally useless, having deteriorated from age, and to offer such goods to our trade would do us irreparable injury.

We hold the goods subject to your order and would thank you to give the matter prompt attention.

Yours truly,

BRICE, JACKSON & Co.

REPLY.

Boston, Mass., May 9, 19—

Messrs. Brice, Jackson & Co.,
Toledo, Ohio.

Gentlemen:

Your favor of 6th inst. to hand, and we would thank you to return the goods at once, at the same time tendering our apologies for the trouble to which you have been subjected in the matter.

The goods are as you claim, unsuitable for your trade, and the shipment was the result of a blunder in our packing room, occurring through the error of a clerk having mistaken a lot of condemned goods for those intended for you.

We are more than pleased to rectify the mistake and stand all the expense occasioned by it. We have filed your order today and shipped the goods with which we are sure you will be thoroughly pleased.

Trusting that you will not permit the mistake to operate in any way to our prejudice, and thanking you kindly for your past patronage,

We remain,

Yours truly,

TRASK & SIMMS.

INTRODUCING THE SON OF AN OLD BUSINESS FRIEND.

Buffalo, N. Y., Nov 5, 19—

Messrs. Craig & Co.,
New York.

Gentlemen:

The bearer of this is Mr. James Smith, of the firm of Smith Bros., and the son of Mr. Arthur Smith, an old correspondent of your house and ours. In introducing him to you we feel it to be quite superfluous to claim for him that friendly reception, which we know awaits him at your hands.

Very truly yours,

HUGHES & Co.

GENERAL LETTER OF RECOMMENDATION.

New York, April 10, 19—

To whom it may concern:

The bearer, Mr. Charles Booker, has been in my employ for the past five years as bill clerk.

He is a gentleman of excellent moral character, sterling business qualifications, a thoroughly capable bill clerk and very energetic.

It affords me great pleasure to commend him to the favorable consideration of any one who may be in need of such services as I can render.

JULIUS WENTWORTH.

SUCCESSOR TO A DECEASED STOREKEEPER TO A
WHOLESALE DEALER.

New York, June 5, 19—

Messrs. M. A. Wilken & Co.,
Philadelphia, Pa.

Gentlemen:

I hereby inform you that I have succeeded to the business of the late Mr. Jacob Taylor, and intend to deal in exactly the same class of goods, and to open accounts with the firms that have heretofore supplied him.

I was for many years salesman in the house of Messrs. Alford & Co., and those gentlemen will, upon inquiry, inform you with regard to my habits, char-

acter, etc. I enclose the name of a well-known merchant in your city who is well acquainted with my means and resources, and who will furnish you with all the particulars in that respect that you may require.

Should you decide to extend to me the courtesy and confidence heretofore enjoyed by my predecessor, I shall look with pleasant anticipation upon a long and mutually satisfactory business connection.

Enclosed is an order, which, if you are satisfied with my references, kindly execute as promptly as possible.

Very truly yours,

JOHN DONALDSON.

ADVICE OF GOODS SENT ON CONSIGNMENT.

Augusta, Ga., Aug. 8, 19—

Messrs. Harris & Co.,
Chicago, Ill.

Gentlemen:

We have received notices from our agents that they shipped for our account, Aug. 3, on consignment to your firm, 15 bbls. flour, of which we enclose invoice of bill of lading. From the samples we should judge that the flour is of remarkably fine quality, and we hope that it will command a fair price.

Thoroughly satisfied, from former transactions with your house that our consignment will receive your careful attention, and relying upon your exceptional facilities for handling this line of goods,

We are,

Yours very respectfully,

MARTIN COHEN & Co.

ASKING SECURITY IN THE FORM OF AN ENDORSED NOTE

Chicago, Ill., June 5, 19—

Messrs. Waters & Co.,

Cincinnati, Ohio.

Gentlemen:

Your letter of 1st inst., giving an explanation for non-payment of our draft on you, has been received, but is not entirely satisfactory. You were aware that the amount for which I drew on you was more than due, and I delayed remittances for some days, expecting to receive your check for the amount due me, until I feared that further delay would seriously compromise me.

The best way out of the difficulty would be for you to furnish me with a properly endorsed 30 days' note, which I could apply to my present needs, and it would give you ample time to provide funds to meet it.

I trust it will not embarrass you; but I shall ex-

pect you to adopt this course, the only one that I can suggest to avoid complications with Alfred Smith & Co.

I am,

Yours very truly,

PAUL STANFORD.

REMINDING THAT STATEMENT OF ACCOUNT REMAINS
UNNOTICED.

Dayton, Ohio, May 15, 19—

Mr. Robert Starr,
Chicago, Ill.

Dear Sir:

We take this means of reminding you that on the 1st inst. we mailed statement of account, asking you either to remit us a check, or to authorize us to draw upon you in the ordinary way.

As we have not heard from you in reply, we again request your prompt attention to this matter.

Yours very truly,

J. OWENS & Co.

ENCLOSING DRAFT FOR ACCEPTANCE.

Richmond, Va., Aug. 1, 19—

Mr. Samuel Jones,
Philadelphia, Pa.

Dear Sir:

We herewith enclose draft for acceptance amounting to \$610, the balance due us at the present date.

Your acceptance of the same and return in due course will very much oblige,

Yours very truly,

HARRIS, CARR & Co.

RENDERING STATEMENT OF ACCOUNT.

Buffalo, N. Y., May 10, 19—

Mr. Robert Merriman,
City.

Dear Sir:

We herewith enclose your statement of account for the past month, showing a balance due us amounting to \$548.10.

We trust you will examine the same at your earliest convenience, and shall deem it a great favor to receive your check for the amount, or instructions to draw upon you in the ordinary way.

We are,

Yours very truly,

OSCAR BROWN & Co.

EXPRESS CO. REPORT CAUSE OF DELAY.

Philadelphia, Pa., Feb. 8, 19—

Messrs. Hayes & Co.,
New York.

Gentlemen:

Our agent at Plattsburgh, N. Y., has just reported to us that the entire upper Lake region is blockaded

by snow, and every effort is being made to forward freight to destination.

The work of clearing the tracks is slow, owing to drifts, but we expect your package to reach its destination by Feb. 15th.

Yours truly,

ADAMS EXPRESS CO.,

per J. C. Comstock,

Gen'l Agt.

**EXPLAINING DIFFICULTY IN EXECUTING
PART OF ORDER.**

Buffalo, N. Y., Aug. 8, 19—

Messrs. Ross & Co.,

Pittsburg, Pa.

Gentlemen:

Yours of the 3d inst., with order for goods, received, and I shall endeavor to execute the same to your satisfaction.

Referring to the gingham, I had only 90 pieces of the colors you selected, and I have had such a demand for these goods that it was with great difficulty I was able to retain for you even that quantity. I have procured the serges at the price you mention, and the discretion you gave me in selecting the other goods enables me to furnish your order for them complete. These goods will be shipped promptly.

I have just had a lot of 100 pieces of plain woollens

of good quality and current colors, offered me at \$1.00 per yard, and would be glad to give you the advantage of this bargain if the price is an inducement.

The present outlook is for higher prices, therefore I would advise you to place your orders without delay.

Yours very truly,
RAYMOND WARNER.

MERCHANT COMPLAINING OF MISTAKE IN SHIPMENT.

Chicago, Ill., March 4, 19—
Messrs. Wallace & Co.,
New York.

Gentlemen:

In reply to yours of the 1st inst., would say that we are surprised to find the case of hammers of your manufacture which we ordered on 24th ulto. to be forwarded per express, has been shipped by freight.

These goods are out of our line, as you may be aware, and were ordered by us only to accommodate a customer whose goods we are shipping by steamer today.

They would have been here by yesterday at latest, in ample time to go with the other goods, if you had forwarded them as ordered. As they have failed to

do so, we shall have no use for them, and therefore cannot accept them.

We are,

Yours truly,

GORDON MANNING & Co.

MERCHANTS' APOLOGY FOR NOT SHIPPING AS ORDERED.

New York, Mch. 6, 19—

Messrs. Gordon Manning & Co.,
Chicago, Ill.

Gentlemen:

In reply to yours of 4th inst., would say we are sorry to learn that we made a mistake in the manner of shipping your goods on the 1st inst.

We find that you are entirely correct, on referring to your order, and we will give you credit on your account for the \$1.75 excess of freight paid by you. Trusting that a similar mishap will not occur again,

We are,

Very truly yours,

MITCHELL & WHITE.

MERCHANT TO DEALER, FILLING ORDER.

New Orleans, La., July 8, 19—

Mr. Philip Woods,
Atlanta, Ga.

Dear Sir:

Your order came to hand this morning, enclosing

draft for one hundred and eighty-five dollars, in settlement of your account in full to July first.

We enclose herewith bill of lading, for goods ordered by you amounting to \$300, on the usual terms, and have shipped them this day per Adams Express. We hope the goods will reach you in good order, and prove satisfactory.

Yours very truly,

R. G. COLES & Co.

MERCHANT TO STOREKEEPER, EXPLAINING DELAY.

Buffalo, N. Y., Jan. 8, 19—

Messrs. Holmes & Co.,

Pittsburg, Pa.

Gentlemen:

We received word from the United States Express Company today that your goods have been delayed on the road by a heavy snow-storm, which has completely blocked up the railroad tracks, also that strenuous efforts are being made to clear the roads, and they expect to have the way open to Malone by Friday of this week.

We are sorry for the detention, but it appears to have been unavoidable.

We are,

Yours very truly,

ALBERT THOMPSON Co.

MERCHANT REQUESTING PAYMENT OF ACCOUNT.

Detroit, Mich., Sept. 1, 19—

Messrs. Baily & Co.,
Cincinnati, Ohio.

Gentlemen:

I am compelled to remind you that your account has remained for several months unsettled.

I should not now trouble you were it not that in a few days I shall have a heavy bill to meet, and at present I have no means of providing for it.

I would, therefore, consider it a great favor if you will kindly let me have either the whole or a portion of your account at once.

Very respectfully yours,

WILLIAM SPEAR.

REFUSING TO MAKE A LOAN.

Scranton, Pa., May 8, 19—

Mr. Arthur Sommers,
Pittsburgh, Pa.

Dear Sir:

I am sorry that circumstances will not permit me to meet the demands of a friend in whom I am so interested; but I am myself in great need of money, and only a few days ago I was forced to borrow to meet a note. It is, therefore, out of my power to grant your request.

Regretting my inability to aid you, and trusting that you may be successful in securing the money,

I am,

Yours, very truly,

MARTIN ADAMS.

GRANTING A LOAN.

Scranton, Pa., May 8, 19—

Mr. Arthur Sommers,
Pittsburgh, Pa.

Dear Sir:

Your letter of the 7th inst. duly received, and I am glad to be able to say that you can have the loan asked for.

Enclosed you will find a check for the amount, which you may return at your own convenience.

Yours very sincerely,

MARTIN ADAMS.

AGENTS PROPOSING TO SETTLE A DISPUTE BY
ARBITRATION.

Phila., Pa., Aug. 8, 19—

Messrs. Cross & Co.,
New York.

Gentlemen:

In reply to your letter of the 15th, we shall make no further statement than that we have numerous

witnesses to prove that we have acted as fair and honorable men.

We are not responsible for casual circumstances in our mutual relations of agents and merchants, neither will we attempt to impose on buyers by endeavoring to pass bad articles for good, in order to obtain the favor of our employers. To avoid any further fruitless correspondence on this business, we respectfully suggest a settlement of it by arbitration.

We are,

Yours very truly,

RAYNER & Co.

ACCEPTING A PROPOSAL FOR ARBITRATION.

Albany, N. Y., Sept. 1, 19—

Mr. Chas. Monroe,
New York.

Dear Sir:

We are willing to accept the proposal mentioned in yours of the 16th ult., of settling our dispute by arbitration, and we have with that end in view sent copies of all the papers relative to the transaction to our friend, Mr. Robert Borden, of your city, whom we have authorized to act and decide for us.

Our intentions, of which he will advise you, we hereby confirm.

Yours very truly,

ALBERT HOLMES & Co.

LETTER ENCLOSING PAYMENT ON ACCOUNT.

Phila., Pa., May 8, 19—

Messrs. Stewart & Co.,
Roanoke, Va.

Gentlemen:

Referring to your letter of the 8th inst. requesting check in settlement of your account, would say that collections are unusually slow with us at the present time.

We inclose our check for six hundred dollars (\$600.00) on account, and will send you a further remittance on or about the 20th inst. Trusting that this will be satisfactory, and thanking you for the accommodation, we are,

Yours truly,

ROSS, ANDERSON & Co.

INQUIRING ABOUT A COMMISSION HOUSE.

Dayton, Ohio, May 10, 19—

Mr. Chas. Bowers,
Pittsburgh, Pa.

Dear Sir:

I am handling large quantities of farm produce, and would like to know of a good commission merchant in your city to whom I could make direct shipments.

May I presume upon our long acquaintance so far

as to ask you to give my address to a reliable house and request them to open correspondence with me?

Your attention to this matter will be very much appreciated, and I shall be glad to reciprocate when it is in my power to do so.

With my best compliments, I am,

Very truly, yours,

EDWARD HAINES.

HURRYING GOODS FORWARD.

Cincinnati, Ohio, June 10, 19—

Messrs. Baldwin & Co.,

New York.

Gentlemen:

Your invoice of the 1st inst. duly received, but goods billed have not yet arrived.

Please start tracer for same through the railroad company and have shipment hurried forward.

Yours truly,

ALBERT GOODWIN & Co.

TRACING DELAYED SHIPMENTS.

Chicago, Ill., Aug. 24, 19—

General Freight Agent,

B. & O. R. R.,

Chicago, Ill.

Dear Sir:

Enclosed please find shipping receipt covering one

box consigned to James Strauss, of Philadelphia, Pa., on the 21st inst.

Under date of Aug. 10th consignee writes us, stating that goods have not yet arrived. Please trace same and hurry delivery.

Yours truly,

JAMES HUTTON & Co.

LETTER OF INQUIRY REGARDING CREDIT.

Chicago, Ill., Aug. 25, 19—

Messrs. Owens, Smith & Co.,

St. Paul, Minn.

Gentlemen:

Mr. Robert Starr, of Pittsburg, Pa., wishes to place an order with us and refers to you.

Kindly advise us in confidence as to his financial standing, general promptness and responsibility. We shall be glad to reciprocate at any time that an opportunity may offer.

Yours truly,

HAMMOND, DUVALL & Co.

REQUESTING ADVICE IN REFERENCE TO
BUSINESS LOCATION.

Springfield, Ill., Oct. 8, 19—

Mr.: John Hoffman,

Chicago, Ill.

Dear Sir:

I have recently been advised to remove my busi-

ness to your city and am told that I will find my goods in better demand there than in this city.

I have taken the liberty, in view of our former business acquaintance, of asking your opinion on the subject, and would like to know whether you would consider such a move desirable.

Thanking you in anticipation of an early reply, I remain,

Yours truly,

WALTER JONES.

SHIPMENT TO COMMISSION MERCHANT.

Bel Air, Md., July 6, 19—

Mr. Joseph Hayes,
Baltimore, Md.

Dear Sir:

I have this day shipped to you thirty cases of eggs, and you can guarantee them as strictly fresh.

Please sell at market price, and send me check for proceeds.

If shipment reaches you in good order, kindly advise.

Yours truly,

HERBERT MITCHELL.

ASKING SETTLEMENT OF ACCOUNT.

Boston, Mass., Sept. 8, 19—

Messrs. Cary & Co.,
Buffalo, N. Y.

Gentlemen:

Enclosed please find statement of your account, showing a balance past due of \$845.00.

Please favor us with check to cover same, and also let us hear from you if you are in the market for more goods in our line.

Yours truly,

SAMUEL MERRIMAN & Co.

REQUESTING A LOAN FROM A FRIEND.

Dear Morris:

Can you oblige me with a loan of twenty-five dollars for a couple of weeks, as I have unexpectedly run short of funds?

By that time I shall be financially in good shape, and you can depend upon the return of the money by the middle of the month.

I shall be glad to hear from you any time I can do you a similar favor. Trusting that you may be in position to help me out,

As ever, yours,

TOM.

FROM EMPLOYE REQUESTING INCREASE OF SALARY.

New York, Jan. 8, 19—

Messrs. Robert Gray & Co.,
25 Broadway,
New York.

Gentlemen:

Requesting an indulgent view of my application, I most respectfully ask for an increase of my salary, beginning Jan. 1, next.

I am prepared to demonstrate to your satisfaction the grounds upon which I desire this increase, and can assure you that, should you accede to my request, I shall do my utmost to merit a continuance of your confidence and interest in me as your employe.

I am at present receiving twenty-two dollars per week, and would much appreciate a raise to twenty-five dollars. Hoping to receive a favorable answer, I am,

Yours respectfully,

JAMES HENSON.

RECOMMENDING A SALESMAN.

New York, May 10, 19—

Mr. Wm. Hilton,
Richmond, Va.

Gentlemen:

In reply to your favor of the 7th inst. with regard to Mr. Edwin Noles, it gives us great pleasure to

testify to his high character as a man of business and a gentleman. He was employed by us as a salesman for six years, during which time we found him invariably performing his duties with skill and ability.

His courteous manners and perfectly reliable statements made him a universal favorite with our customers, while his accuracy in accounts, rapid penmanship and ease in correspondence, made him, when necessary, a valuable addition in our counting-house.

Wishing him every success in his future career,

We are,

Very truly yours,

JAMES GORDON & Co.

APPLICATION FOR A CLERKSHIP.

Princeton, N. J., Aug. 4, 19—
Messrs. Carter & Co.,
City.

Gentlemen:

In answer to your advertisement in today's Post, I respectfully offer my services in the capacity of general clerk. In addition to the testimonials inclosed, I can refer you to my last employers, who are engaged in the same line of business as yourselves.

Yours truly,

WALTER MITCHELL.

REPLYING TO AN ADVERTISEMENT FOR A CLERK.

Chicago, Ill., Nov. 6, 19—

Mr. Arthur Wells,
Cincinnati, Ohio.

Dear Sir:

I notice in today's Tribune that you desire to obtain a competent clerk, one accustomed to the duties of bookkeeping and correspondence. I hasten to apply for the position, and assure you that I am in every respect capable of filling it satisfactorily.

The death of my former employer, Mr. Peterson, has deprived me of my recent employment, but having been for six years in his employ will, I trust, be sufficient guarantee for my capacity. Mr. John Metcalf, legal adviser of the late Mr. Peterson, and whom I assisted in winding up the affairs of the house, permits me to refer to him for a testimonial of business ability, character, etc.

I will make it my earnest endeavor to discharge competently and carefully the duties you entrust to me, should my application prove successful.

I am,

Very respectfully,

RAYMOND BERGER.

APPLICATION FOR EMPLOYMENT AS GARDENER.

Boston, Mass., Dec. 15, 19—

Mr. John Porter,
City.

Dear Sir:

I am informed that you wish to secure the services of a gardener, and I make application for the place, as I am at present without a situation.

I have been employed by Mr. Roy Berger and Robert Megary, of this city, both of whom will tell you that I gave them entire satisfaction.

I am forty years old, a married man, with a wife and three children. Have had experience in the care of private grounds and hot-houses, and the culture of vegetables and small fruits.

Kindly consider this application, or, if you will allow me to call and see you, I could probably better explain my ability to fill the position.

Yours respectfully,

JOSEPH WEBB.

APPLICATION FOR POSITION AS COMMERCIAL
TRAVELER.

Charleston, S. C., Aug. 6, 19—

Messrs. Gemmill & Co.,
New York.

Gentlemen:

I am advised by a friend that you desire a representative to cover the Southern States.

I have traveled over this territory during the past ten years for the house of Hayes & Co., New York, who are going out of business on the first of the year, which leaves me at liberty to form a new connection.

I would be pleased to engage on a nominal salary, with a commission on excess business over a stated amount yearly.

Am thirty-eight years of age, married, temperate and have a trade of \$150,000 per year among the very best class of merchants in this territory.

A personal interview would afford me great pleasure, and if you will advise me what day and time would be most convenient for you to meet me, I will go to New York and call upon you.

Very truly,

ARTHUR WELLINGTON.

ENDORSER TO MAKER OF PROTESTED NOTE.

Boston, Mass., Oct. 5, 19—

Mr. John Kelley,
New York.

Dear Sir:

I have again been obliged, greatly to my inconvenience, to assume responsibilities incurred by you because of your neglect to make proper provision for meeting your obligations. Your note in favor of Mr.

Albert Abrams, of Philadelphia, Pa., for \$500, returned to them dishonored, has been paid by me this day,

If I had taken the trouble to make proper inquiries at the time you applied to me for endorsement, I would have ascertained what I have since discovered to be the facts in your case, and which are completely at variance with the statement you gave me of the condition of your affairs at that time.

Under these circumstances, I think it your duty to reimburse me fully and without delay, or at least find the means to secure me against loss. Awaiting your immediate reply,

I am,

Yours truly,

JAMES WESTON.



FROM MAKER OF PROTESTED NOTE TO HOLDERS.

New York, Oct. 7, 19—

Messrs. Brown & Co.,

New York.

Gentlemen:

In acknowledging receipt of your favor of yesterday, I desire to thank you and Mr. James Weston for accepting my proposition so readily.

Herewith I enclose my note dated Sept. 15, at 60

days from date, for \$250, which please forward to Mr. James Weston for his endorsement.

Thanking you for your courtesous consideration,

I am,

Yours very truly,

JOHN KELLEY.

ENDORSER OF PROTESTED NOTE TO HOLDER.

Boston, Mass., Oct. 24, 19—

Messrs. Brown & Co.,
New York.

Gentlemen:

Your letter of yesterday received, and in reply would say that Mr. John Kelley called on me about the middle of last August and gave me a very satisfactory account of his business, complaining only that the time required for realizing on sales often prevented him from taking advantages of opportunities offered. He stated that if he could then look forward to the receipt of about \$500, more than three times that amount being due him in February, he could employ it most advantageously.

As my acquaintance with him was of long standing and my confidence in him complete, I readily agreed to lend him my financial support, never once suspecting that he would fail to meet his obligations when due.

I would request under these circumstances that you

endeavor to collect the amount from the drawer of the note; assuring you that, if you are not successful in that quarter, I shall then promptly settle the claim myself.

I am,

Yours truly,

JAMES WESTON.

REPLY OF HOLDER TO ENDORSER OF PROTESTED NOTE.

New York, Oct. 26, 19—

Mr. James Weston,

Boston, Mass.

Dear Sir:

Your letter of 24th inst. received. You certainly must know that your suggestions in regard to Mr. John Kelley's note are not at all in accordance with the usual mode of procedure in such cases. However, in view of the fact that you incurred this liability innocently and because of your regard for the drawer, together with the undoubted responsibility of the endorser, we are disposed to allow the legal claims to remain in abeyance, in the hope that by bringing your friendly influence to bear upon Mr. Kelley, some way may be devised to liquidate the note that may be satisfactory to all concerned.

Yours very truly,

MESSRS. BROWN & Co.

INQUIRING WHY A NOTE HAS BEEN PROTESTED.

Boston, Mass., Oct. 27, 19—

Mr. John Kelley,
New York.

Dear Sir:

We are very much surprised to find before us notice from Fourth National Bank of New York that your note drawn to our order for \$560.00 at 90 days from date, and endorsed by Mr. James Weston, has gone to protest for non-payment.

Kindly advise us at once concerning this matter.

We are,

Yours very truly,

J. R. CARTER.

FROM ENDORSER TO HOLDER OF PROTESTED NOTE.

Boston, Mass., Oct. 6, 19—

Messrs. Brown & Co.,
New York.

Gentlemen:

I received your letter today, enclosing note at 60 days from Mr. John Kelley for \$250. I have forwarded the same, duly endorsed, to my correspondents in New York, Messrs. Smith & Co., who will hand it to you, and take from you the protested note.

Yours very truly,

JAMES WESTON.

FROM HOLDERS OF NOTE TO MAKER.

New York, Oct. 12, 19—

Mr. John Kelley,
New York.

Dear Sir:

We have your favor of 10th inst., enclosing draft on Fourth National Bank for Two Hundred and Fifty Dollars (\$250) in part payment of your note, which amount we have duly endorsed thereon.

We have postponed answer until today, awaiting Mr. Weston's reply to your proposition in regard to his endorsement of new note. We have just received a telegram from him, agreeing to do so. Please forward us your note at 60 days for \$242, balance of protested note, including \$245.25 charges and 30 days' interest on new note.

Yours truly,

MESSRS. BROWN & Co.

FROM HOLDERS OF PROTESTED NOTE TO ENDORSER.

New York, Oct. 15, 19—

Mr. James Weston,
Boston, Mass.

Dear Sir:

We are pleased to inform you that we have received this day from Mr. John Kelley a draft for

\$250, in part payment of his note. He also offers us his note at 60 days for the balance, to be endorsed by you, providing you consent to that arrangement. Please advise by wire your decision in the matter, and ablige,

Yours truly,

MESSRS. BROWN & Co.

BUSINESS FORMS, CIRCULAR NOTICES,
ANNOUNCEMENTS, ETC.

GENERAL AGENCY ESTABLISHED.

Chicago, Ill., Nov. 20, 19—

Messrs. Thomas & Co.,
Dayton, Ohio.

Gentlemen:

While informing you that we have opened a general agency in this city, under the firm name of Jones & Whiting, we take occasion to advise you that Mr. Jones is an old Chicago merchant, formerly of the firm of Jones & Jones, and therefore has the advantage of numerous very important mercantile connections.

We intend to confine ourselves to commission business strictly, and we respectfully solicit your consignments, assuring you, that in the management of any matters you may entrust to our care, we will

neglect nothing that will contribute toward giving you entire satisfaction.

We trust that the annexed list of references, embracing some of the most influential houses in Chicago, will cause you to give us favorable consideration.

Very truly yours,

THOMAS WHITING.

AMERICAN AGENCY FOR THE COLLECTION OF DEBTS
AND SETTLEMENT OF AFFAIRS.

New York, Sept. 5, 19—

Messrs. Hart & Co.,
Paris, France.

Gentlemen:

I herewith enclose you a circular respectfully requesting that, should it meet with your approval, it may be filed in your office for the information of whom it may concern.

Also I take pleasure in tendering you my services, with the assurance that whatever claims, &c., you may, at any time, be pleased to confide or recommend to my agency, shall be given prompt and efficient attention.

Very truly yours,

GARFIELD & Co.

CIRCULAR FROM AN AMERICAN AGENT ABROAD.

London, Eng., Oct. 8, 19—

Messrs. Carter & Co.,
Philadelphia, Pa.

Gentlemen:

I take pleasure in informing you that I have removed from Paris and established myself as an American attorney and general agent in London, and I beg leave to tender you my services in either capacity.

I shall be happy to transact as agent any business which you may have in this city, or at any place within a moderate distance, whether of a professional nature or otherwise, and for the sake of which it may not be worth your while to incur the expense of a journey.

I can confidently assure you that it shall be my endeavor to act promptly, as well as with a due regard to economy, in all matters entrusted to my care.

Yours truly,

HOWARD BROWN.

NOTICE OF A SUSPENSION OF PAYMENTS.

Buffalo, N. Y., Aug. 6, 19—

Mr. Joseph Hall,
New York.

Dear Sir:

We regret the necessity of informing you that due

to a combination of misfortunes during the past six months, and heavy losses incurred through recent failures, we find it beyond our power to meet our engagements, and are this day compelled to suspend payments.

Our books will be written up at once, and as soon as done we shall call a meeting of our creditors and submit a complete statement of our liabilities, and the means we may possess to meet them.

In the interim we request a suspension of judgment, as we can truthfully claim that our embarrassment has arisen from events which it was impossible to foresee, and over which we had no control.

Yours truly,

ROBERT POWERS & Co.

BROKER'S CIRCULAR.

Boston, Mass., Nov. 1, 19—

Mr. James Fare,
City.

Dear Sir:

Under the auspices of the well-known house of Messrs. Mitchell, Metcalf & Co., in whose service I spent sixteen years, I have commenced business for the sale of all kinds of fancy goods and notions.

In soliciting your patronage I can assure you that no exertion or attention on my part shall be spared to

merit the confidence of the business world, and to give complete satisfaction to those houses who may intrust me with their orders.

Yours very truly,

WARREN HALL.

ANNOUNCEMENT OF NEW ESTABLISHMENT.

Detroit, Mich., Sept. 3, 19—

Messrs. Canfield & Co.,
New York.

Gentlemen:

Referring to the circular of our Mr. Elmer Jackson, we desire to assure you that, in all matters which you may be pleased to intrust to our care, you will meet with the same attention to your interests and the same promptness in executing your orders, that you have experienced during your business dealings and relations with the firm of J. B. Semm.

T. M. MILLER & Co.

ESTABLISHMENT OF NEW FIRM.

Buffalo, N. Y., Oct. 5, 19—

Messrs. Harris & Co.,
Cincinnati, Ohio.

Gentlemen:

Following up the circular addressed to you by our Mr. Haines under date October 1st, acquainting you

with his intention of forming an establishment at this place as a branch house, we have now the pleasure of announcing to you the fulfilment of that intention, under the firm name of Roberts, Haines & Co., consisting of the subscribers, whose respective signatures please note.

Offering you our best services in this city, whether in the disposal of consignments, in the purchase and shipment of produce, or in attending to your business interests generally; and assuring you that our earnest endeavors will be used to give you satisfaction in every matter intrusted to our care,

We remain,

Yours truly,

E. C. ROBERTS.

THOS. HAINES.

E. G. GLENN.

NOTICE OF PARTNERSHIP DISSOLUTION.

St. Paul, Minn., March 20, 19—
Messrs. R. F. Clark & Sons,
St. Louis, Mo.

Gentlemen:

By mutual consent the copartnership heretofore existing between Amos White, Samuel Clay and Al-

fred Cooper, under the firm name of Amos White & Co., has this day been dissolved.

Very truly yours,

AMOS WHITE,
SAMUEL CLAY,
ALFRED COOPER.

NOTICE OF COPARTNERSHIP FORMED.

Charleston, S. C., March 8, 19—

Gentlemen:

I take pleasure in advising you of the copartnership just formed, between Mr. Arthur T. Peale and myself, under the firm name of Cranston & Peale, for conducting the same business in which I have been singly engaged for the past ten years.

Respectfully soliciting a continuance of your valued patronage for the new firm and thanking you for the confidence reposed in me in the past,

I am, very truly yours,

JACOB CRANSTON.

To Messrs. Devlin & Co.,
Boston, Mass.

NOTICE OF ASSIGNMENT.

Messrs. Carmack & Bend,
New York.

Gentlemen:

We deplore the necessity which requires us to advise you of our suspension,

Unexpected developments in our business relations with a heavy dealer, combined with the recent sharp decline in cotton, have embarrassed us beyond extrication.

Feeling it, under the circumstances, to be a duty to our creditors, we have made an assignment in their favor of all of our property, with the hope that a pro rata division of the proceeds by sale will save them harmless.

If our action meets with your approval, please forward our account at once to Messrs. D. H. Tuely and Eugene Snowden, Trustees, Memphis, Tenn.

Very truly yours,

MALLORY & SIBLEY.

LETTER OF CREDIT.

St. Paul, Minn., April 8, 19—
Messrs. Jansen & Harwood,
New York.

Gentlemen:

The bearer, Mr. Jacob Mathias, who is visiting your city on business, may require some funds during his sojourn, in which event kindly advance him what he may require not exceeding five thousand dollars (\$5000.). His bill of exchange at sixty days will be paid by us upon presentation.

Very truly,

R. C. MACMILLAN & Co.

BILL OF SALE.

In consideration of one hundred dollars to me paid by John Tyler, of Chicago, State of Illinois, I do hereby sell and deliver into his possession one Oliver typewriter.

JAMES CARTER.

SEAL

Witnesses:

William Sprout,
Jacob Trot.

BANK CHECK.

No. 223

New York, April 20, 19—
First National Bank
of New York

Pay to the order of *James Quigley*.....
Fifty⁰⁰/₁₀₀ Dollars
\$50 ⁰⁰/₁₀₀ *Theodore Mudge.*

SIGHT DRAFT.

Kansas City, Mo., March 3, 19—
To Bowen, Flagler & Co.,
25 State St.,
Boston, Mass.

At sight, pay to the order of William Cantrell,
seventy-five dollars and charge to account of
\$75 ⁰⁰/₁₀₀ *THURLOW WOOD.*

ACCEPTANCE OF DRAFT.

This draft below must be endorsed by the drawer and accepted by the drawees, the latter writing across face of note: "Accepted, Thurlow Wood & Co., payable at Union National Bank."

Wheeling, W. Va., May 5, 19—
To Thurlow Wood & Co.,
Atlanta, Ga.

\$400 ^{00/100}

Sixty days after date, pay to the order of myself,
four hundred dollars, for value received.

ALEXANDER GILES.

PROMISSORY NOTE.

Memphis, Tenn., March 8, 19—
Thirty days after date, I promise to pay to Edgar
Nolan, for value received, Seventy-five dollars.

\$75 ^{00/100}

NORMAN BOWLES.

DEMAND NOTE.

Paterson, N. J., April 28, 19—
On demand, I promise to pay to William Shrader,
or order, two hundred dollars, for value received.

\$200 ^{00/100}

NEGOTIABLE NOTE.

New Orleans, La., May 2, 19—

Three months after date I promise to pay to Moses Long or order, for value received, fifty dollars in merchantable pork, at market price.

\$50^{00/100}

SILAS WEBB.

NOTE PAYABLE AT BANK.

New York, April 14, 19—

Thirty days after date I promise to pay to the order of James Black, at the Merchants' National Bank, twenty-seven hundred dollars, for value received.

\$2700^{00/100}

WILLIAM CRAIG.

NEGOTIABLE DRAFT.

Columbus, Ohio, April 17, 19—

Janson & Co.,

Toledo, Ohio.

Three days after sight, pay to the order of Samuel Wallace, six hundred dollars, for value received, and charge same to account of

\$600^{00/100}

ALLEN JOHNSON.

DUE BILL.

Boston, Mass., May 1, 19—

Due Chauncey Dale fifty dollars on demand for value received.

\$50^{00/100}

ANDREW WILKS.

INLAND BILL OF EXCHANGE.

\$3575 ^{00/100}

New York, May 30, 19—

Fifteen days after sight, pay to the order of Martin Loeb, thirty-five hundred and seventy-five dollars, value received, and charge same to account of

WILLIAM CROOK & Co.

To Messrs. Wilkins & Co.,
Akron, Ohio.



INLAND BILL OF EXCHANGE.

Requiring Endorsement of Drawer.

\$50 ^{00/100}

Chicago, Ill., May 1, 19—

Sixty days after date pay to order of myself, fifty dollars, value received.

PHILIP CRANE.

To R. Coe & Co.,
Cleveland, Ohio.



FORM OF RECEIPT.

Boston, Mass., April 5, 19—

Received from Peter McMahon, seventy-five dollars, in full for rent of store, No. 32 State St., for month of March, 19—

RICHARD ROLLINS,
Agent.

RECEIPT ON ACCOUNT.

Bay City, Mich., May 6, 19—
Received from Mrs. Ellen Ward, fifteen dollars
on account.

CRAIG BROS. & Co.

JOINT NOTE.

Detroit, Mich., May 20, 19—
Thirty days after date, for value received, we severally and jointly promise to pay to Howard Bliss & Co., or order, seven hundred dollars.

CARL PETERSON.

ADAM BEDE.

RECEIPT IN FULL BY NOTE.

New Orleans, La., May 9, 19—
Received from Allen Thorp, twenty-seven dollars,
in full for account to date.

FILMORE BROS.

St. Paul, Minn., May 7, 19—
Received from Briggs, Brown & Co., in full settlement of their account, note at thirty days from date, for eight hundred dollars.
\$800 ^{00/100}

EDMUND BLAIR & Co.

IRONCLAD BLANKET RECEIPT.

Chicago, Ill., May 7, 19—

Received from Charles Ingram, nine hundred dollars (\$900.00) in lawful money of the United States; the same being accepted by us in full settlement of all his indebtedness to us, and furthermore, of all claims or demands of whatsoever name or nature, against him by us, from the date of our birth to the date of this instrument; which in signing we seal as indisputably and irrevocably binding upon us and our heirs and assigns forever.

NATHAN FREED.

MARIA FREED.

LANDLORD'S NOTICE TO VACATE.

I hereby notify you to give me possession of the premises known as No. 1650 St. Paul St. in the city of Baltimore, Md., on the 15th day of July next, at which time, under my legal rights, I declare the tenancy terminated.

BRUCE STANLEY.

To Mr. George Payson.

NON-NEGOTIABLE NOTE.

Wilmington, Del., May 7, 19—

Sixty days after date, I promise to pay to Alfred Johnson, eighty-seven dollars and fifty cents, for value received.

\$87 ⁵⁰/₁₀₀

PAUL KLINE.

RECEIPT IN FULL BY CASH.

Chicago, Ill., Aug. 2, 19—.

Received of William Hardy Four Hundred Dollars, in full of all demands to date.

Signature.

BILL OF LADING.

SHIPPED, in good order and well-conditioned, by Haines & Co., on board the Ship "Neptune," whereof Samuel Marsden is Master, now lying in the Port of NEW ORLEANS, and bound for BOSTON, MASS., To say: Four Boxes Rubber Goods, being marked and numbered as in the margin, and are to be delivered in the like good order and well-conditioned, at the aforesaid Port of BOSTON (the dangers of the seas, fire and collision excepted) unto Messrs. Allen & Co., or to their assigns, they paying freight for the said Merchandise, as per margin, with five per cent. primage and average accustomed.

In Witness Whereof, the Master or Agent of the said vessel hath affirmed to three bills of lading, all of this tenor and date; one of which being accomplished, the others to stand void.

ALLEN & CO.,

Boston,

Mass.

(P)	Nos. 47, 48	
300 lbs.	@ $\frac{7}{8}$ c	\$2.62
Primage		.23
		<u>\$2.85</u>

Goods to be received at the vessel's tackles, when ready for delivery. If not called for within thirty days after the ar-

rival of said ship a sufficiency to be sold to pay freight and charges. Not accountable for breakage, leakage, rust, splits, stains, chipping or for numbers on packages. Freight payable before delivery, if required.

Dated in New Orleans, the
fifth day of June, 19—.

RECEIPT FOR A NOTE DRAWN BY ANOTHER PARTY.

Philadelphia, Pa., May 7, 19—.

Received of Joseph Burns, a note of John Baldwin, for five hundred dollars, which, when paid, will be in full of all demands to date.

JAMES STEWART.

RELEASE IN FULL OF ALL DEMANDS.

KNOW ALL MEN BY THESE PRESENTS, that I, John Henderson, of Boston, Mass., for and in consideration of the sum of three hundred dollars to me in hand paid by Robert Smith, of this place, have released and forever discharged the same Robert Smith from all claims of whatsoever name or nature against him from the beginning of the world to the present day. As witness my hand and seal this eighth day of June, one thousand nine hundred and ———.

WALTER GORE

STOCK NOTE.

Boston, Mass., May 6, 19—.

Sixty days after date I promise to pay to Stansbury & Murphy, or order, Four Thousand Dollars, value received, with interest at the rate of six per cent. per annum, having deposited with them, as collateral security, with authority for them to sell the same at public or private sale on the non-performance of this promise, without notice, Thirty Shares of the capital stock of the Illinois Central Railroad, at the par value of one hundred dollars each share.

JOHN MITCHELL.

FOREIGN BILL OF EXCHANGE.

£3,000 ^{00/100}

Chicago, Ill., Sept. 1, 19—

Sixty days after sight of this our FIRST Exchange (Second and Third unpaid), pay to the order of William Stewart, Three Thousand Pounds Sterling, value received, and charge the same without further advice to

ALBERT MARTIN.

To Messrs. Roberts & Co.,
London.

NOTE WITH INTEREST.

\$500 ^{00/100}

New York, June 8, 19—

Four months after date, for value received, I promise to pay to the order of Henry Meyers, five hundred dollars, with interest added.

JOHN HAMMOND.

JUDGMENT NOTE.

For value received I promise to pay Joseph Holmes, or order, five hundred dollars, with interest, two months from date, and I hereby nominate, constitute and appoint the said Joseph Holmes, or any attorney-at-law of this State, my true and lawful attorney, irrevocably, for me and in my name to appear in any court of record of this State, at any time after the above promissory note becomes due, and to waive all process and service thereof, and to confess judgment in favor of the holder hereof for the sum that may be due and owing hereon, with interests and costs, waiving all errors, etc.

Witness my hand and seal at Boston, Mass., this first day of June, in the year one thousand nine hundred and ———.

ROBERT CARR.

ASSIGNEE'S REPORT TO CREDITORS.

Baltimore, Md., Jan. 15, 19—.

Messrs. ———

Gentlemen:

Mr. Theodore Krauss, of this city, has this day made assignment of his business to me, for the benefit of his creditors.

The condition of his affairs, as I find them, are in no sense discreditable to him as a business man of sound integrity, but are due rather to circumstances beyond his ability to control.

Much of the paper he holds is at present unavailable because of the suspension of concerns of which he is a large creditor.

His books, which have been well kept, show assets and liabilities as follows:

Assets—

Real estate.....	\$25,000.00
Stock on hand.....	14,970.85
Bills receivable, good	\$7,284.60
doubtful	2,934.00
bad	540.00
	<hr/>
	10,758.60
Bank accounts, good	\$6,625.30
doubtful	1,238.64
bad	497.80
	<hr/>
	8,361.74
Cash on hand.....	835.00
	<hr/>
	\$59,926.19

Liabilities—

Borrowed money	\$15,368.91
Bills payable	11,250.00
Accounts due	5,460.35
Motgage on real estate.....	10,000.00
Interest due on mortgage.....	300.00
	<hr/>
	\$42,379.26

If not required to sacrifice under forced sales, the above estimates of his assets would, no doubt, be

verified by cash sales if needful time is taken to adjust and realize, and with this end in view, I would respectfully suggest to his creditors, that they grant permission to the assignee to continue the business and sell the stock and real estate in the regular way to the best advantage for creditors' benefit, and to collect Book Accounts and Bills Receivable, as they accrue.

Whenever, at any time, a sum has been realized equal in amount to 20 per cent. of all the claims, the same shall be divided, pro rata, and paid to the claimants.

On payment of each dividend, full statement shall be made of the transactions to date.

Yours very respectfully,

ANTHONY MILLS.

POWER OF ATTORNEY.

KNOW ALL MEN, BY THESE PRESENTS, that I, Joshua Small, of the City of Chicago, County of Cook, State of Illinois, have made, constituted and appointed, and by these presents do make, constitute and appoint Edgar Brown, of the same City, County and State, a true and lawful attorney for me and in my name, place and stead, [here state the things that Edgar Brown is authorized by this instrument to do for you, whether to lease, purchase, sell and convey real estate, settle claims, purchase or sell goods, transfer stocks, make

or accept drafts, notes, checks or other commercial paper, or to be a general substitute] giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the first day of May, in the year one thousand nine hundred and —.

JOSHUA SMALL. [L. S.]

Sealed and delivered in
the presence of
OTTO MYERS.

REVOCATION OF POWER OF ATTORNEY.

KNOW ALL MEN, BY THESE PRESENTS, that whereas Joshua Small, of the City of Chicago, County of Cook, State of Illinois, in and by my letter of attorney, bearing date first day of June, in the year one thousand nine hundred —, did make, constitute and appoint Edgar Brown, of the same City, County and State, my attorney, to [here insert the things that Edgar Brown was authorized to do for you by power of attorney]. Now, know ye all that I, Joshua Small, by these presents do revoke, countermand, annul and make void

the aforesaid Power of Attorney, and all authority and power therein given, to the aforesaid Edgar Brown.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this third day of July, one thousand nine hundred and —.

JOSHUA SMALL. [L. S.]

Sealed and delivered in
in presence of
OTTO MYERS.

FORM FOR AN ASSIGNMENT OF ACCOUNT.

KNOW ALL MEN, BY THESE PRESENTS, that I, Joel Ware, of the City of Chicago, County of Cook, State of Illinois, in consideration of the sum of seventy-five dollars, to me paid, the receipt whereof is hereby acknowledged, have sold, assigned and transferred to Robert Clark, of the same City, County and State, to his proper use and benefit, any and all sums of money now due or to become due upon the annexed account or upon the merchandise specified therein.

AND I hereby give the said Robert Clark, his executors, administrators and assigns, full power and authority to demand, collect, receive, compound, and give acquittance for the same or any part thereof, and in my name or otherwise to prosecute and withdraw any suits or proceedings at law or in equity therefor.

IN WITNESS WHEREOF, I have hereunto set my hand
and seal, this tenth day of April, 19—.

JOEL WARE. [SEAL]

In presence of

OLIVER DIX.

NOTE.—The foregoing form will answer for the assignment of any other personal property by substituting for the *account* a description of the property to be assigned.

FORM FOR ASSIGNMENT ENDORSED UPON ANY WRITTEN
INSTRUMENT.

KNOW ALL MEN, BY THESE PRESENTS, that I, Edward Warren, mentioned within this document, have, in consideration of fifty dollars, to me in hand paid by Timothy Rogers, assigned, transferred and set over unto the said Timothy Rogers, and his assigns, all my interest to and in the within-written instrument, and every article, or thing therein contained. I do hereby constitute the said Timothy Rogers my attorney, in my name, but to his own use, and at his own risk and costs, to take all legal measures which may be necessary for the full recovery and enjoyment of the assigned premises, with power of substitution.

IN WITNESS WHEREOF, I have hereunto set my hand
and seal, this tenth day of June, 19—.

EDWARD WARREN.

In presence of

HENRY FISK.

FORM OF WILL.

I, William Sloane, of the City of Chicago, County of Cook, State of Illinois, being of sound mind, memory, and understanding, and being aware of the uncertainty of life, do make this my last WILL AND TESTAMENT, in manner following, to wit:

First: After all my lawful debts and funeral expenses are paid, I give and bequeath unto my wife, Maria Sloane, her heirs and assigns, the dwelling house and land connected therewith, which we now occupy as a homestead, together with the library and all the furniture, and everything useful and ornamental therein contained, also one hundred shares of the New York Central Railway Company.

Second: I give and bequeath to my son, Samuel Sloane, the farm, situated in Cook County and containing about one hundred acres, and the house, barn and other appurtenances located on said farm, together with all crops standing or housed, and all the stock and farming implements appertaining thereto.

Third: I give and bequeath to my daughter, Sarah, three thousand dollars in cash.

Fourth: All the remainder of my estate, both real and personal, I give and bequeath to my wife, Maria Sloane, her heirs and assigns, for her own use absolutely; and I do hereby constitute and appoint to be my executor and executrix, respectively, of this my last WILL AND TESTAMENT, my son, Samuel, and my wife, Maria; revoking all former wills made by me.

IN WITNESS WHEREOF, I have hereunto subscribed my name, and affixed my seal, the seventh day of March, nineteen hundred and —

WILLIAM SLOANE. [L. s.]

George Kemp,

John Black,

Jacob Randall.

Witnesses.

FORM OF AGREEMENT.

This agreement, made this tenth day of October, one thousand nine hundred and —, by and between Julius Canfield, of the City of Chicago, County of Cook, State of Illinois, party of the first part, and James Carter, of the same City, County and State, party of the second part, WITNESSETH: That in consideration of the covenants on the part of the party of the second part, hereinafter specified, the said party of the first part, doth covenant and agree to and with the said party of the second part, that he, the said party of the first part, will on or before the fifteenth day of January next, deliver in good condition, at the business place of the party of the second part, one iron smoke stack, the same to be constructed of the best material obtainable and in every detail according to specifications hereunto annexed, and the said party of the second part, for and in consideration of the covenants by the party of the first part, does agree to pay for said smoke stack the sum of three hundred dollars thirty days after date of delivery.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on the day and year above written.

JULIUS CANFIELD. [L. S.]

JAMES CARTER. [L. S.]

Signed, sealed and delivered in presence of
ROBERT WARE.

CHATTEL MORTGAGE.

THIS INDENTURE, made and entered into this first day of August, in the year of our Lord one thousand nine hundred and —, between John Gemmill, of the town of Chicago, County of Cook, State of Illinois, party of the first part; and Thos. Hardy, of the same Town, County and State, party of the second part;

Witnesseth, that the said party of the first part, for and in consideration of the sum of \$1,000, in hand paid, the receipt whereof is acknowledged, does hereby grant, sell, convey, and confirm unto the said party of the second part, his heirs and assigns forever, all the singular and following described property, to wit: three tables, two bureaus and one bed, all in home of said John Gemmill in the aforesaid town.

Provided always, and this mortgage is upon the express condition, that if the said John Gemmill shall pay to the said Thos. Hardy the sum of \$1,000, with interest thereon, as follows, viz: Two hundred dollars in two months, two hundred dollars in four months, three hundred dollars in six months; and the fur-

ther sum of three hundred dollars in eight months from the date hereof, which the said John Gemmill hereby agrees to pay, then this transfer to be null and of no effect; but in case of non-payment of the said debt and interest, at the times above mentioned, then the said Thos. Hardy shall have full power to enter upon the premises of the said party of the first part, or any other place or places where the goods and chattels aforesaid may be, to take possession of the said property, to sell the same, and the avails (after deducting all the expenses of the sale and keeping of the said property, to apply in payment of the above debt, and in case the said party of the second part shall at any time deem it necessary for his safety, it shall be lawful for him to take possession of such property, and to sell the same at public or private sale, previous to the time above mentioned for the payment of such debt, applying the proceeds as aforesaid, after deducting all expenses of the sale and keeping of the said property. If from any cause said property shall fail to satisfy said debt, interests, costs, and charges, I hereby covenant to pay the deficiency.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year first written above.

JOHN GEMMILL. [L. S.]

Signed, sealed and delivered
in the presence of
JACOB KRAUSE.

